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L21	(mortgage or loan) and (application or origination)	7792	L21
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L1	6192347.pn.	2	L1

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L29: Entry 2 of 21 File: PGPB Jan 1, 2004

PGPUB-DOCUMENT-NUMBER: 20040002915
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20040002915 A1

TITLE: Mortgage loan data processing system and method for a loan broker

PUBLICATION-DATE: January 1, 2004

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
McDonald, Russell W.	Orinda	CA	US	
McDonald, Russell W. II	Orinda	CA	US	

APPL-NO: 10/ 429157 [PALM]
DATE FILED: May 1, 2003

RELATED-US-APPL-DATA:
Application 10/429157 is a continuation-of US application 09/349517, filed July 8, 1999, PENDING
Application is a non-provisional-of-provisional application 60/093729, filed July 22, 1998,
Application is a non-provisional-of-provisional application 60/093730, filed July 22, 1998,
Application is a non-provisional-of-provisional application 60/093750, filed July 22, 1998,

INT-CL: [07] G06 F 17/60

US-CL-PUBLISHED: 705/38
US-CL-CURRENT: 705/38

REPRESENTATIVE-FIGURES: 2

ABSTRACT:

The present invention includes a data processing system and method for a loan broker managing a mortgage loan originated by a loan originator for a loan customer. The loan originator is not the loan broker. The loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker.

CROSS REFERENCE TO RELATED APPLICATIONS

[0001] This application is a continuation of U.S. patent application Ser. No. 09/349,517, filed Jul. 8, 1999, which claims the benefit of the filing date of provisional applications with serial Nos. 60/093,729, 60/093,730 and 60/093,750 all filed on Jul. 22, 1998, the specifications of which are all hereby incorporated by

reference.

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RESPA (Real Estate Settlement Procedures Act)

... they act. Relevant Law: The **Real Estate Settlement Act** (RESPA), PL 93-533.
24 CFR Part 3500 (1993). Important Issues: Kickbacks and ...
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... Members of the 105th Congress, at present, have not yet decided whether to permit anti-kickback provisions of the **Real Estate Settlement Act** to become ...
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Mortgages: Escrow accounts

... account. The federal **Real Estate Settlement Act** limits the amount lenders can require in escrow to a maximum of two months payments. ...
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Congressional Testimony April 08, 2003 Articles @ HighBeam ...

... ROGER FELDMAN PH.D. **REAL ESTATE SETTLEMENT ACT** PROPOSED CHANGE IN REGULATIONS:DONALD
A. MANZULLO **REAL ESTATE SETTLEMENT ACT** PROPOSED CHANGE IN REGULATIONS:MR. ...
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[PDF] REFERENCE LISTING OVERVIEW IN THIS APPENDIX

File Format: PDF/Adobe Acrobat - View as HTML
... Directors 02-17-95 Revised Examination Procedures for the **Real Estate Settlement Act** of 1974 (RESPA) #95-004 Date Subject Transmittal # ...
www.fdic.gov/regulations/ compliance/manual/appendix/app-i.pdf - Similar pages

Business Administration Courses

... 3343 Real Estate Law (3-0) Contract law, sales contracts, agency rules, independent contractors, the **real estate settlement act**, lawyer-broker agreements ...
www.sulross.edu/pages/4238.asp - 41k - Cached - Similar pages

REALTOR Information Center: Legal Hotline

... their specific situation before they act. Relevant Law: The **Real Estate Settlement Act** (RESPA), PL 93-533. 24 CFR Part 3500 (1993 ...
www.ncmar.com/InfoLegl.html - 101k - Cached - Similar pages

Texas Land Title Association

... Rule P-13, **Real Estate Settlement Act** of 1974, April 22, 1975. ...
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Escrow Account Administration - The Mortgage Office.

... escrow accounts on behalf of borrowers and meets or exceeds the accounting and reporting requirements set forth by the **Real Estate Settlement Act** (RESPA). ...
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Title Insurance Basic Manual Bulletin Appendix

... 26940, Correction of Policy or Binder No. 151. . . . Rule P-13, **real Estate Settlement Act** of 1974 No. 152. . . . Date of Title Policy (effective date) No. ...
www.tdi.state.tx.us/company/titlemm8.html - 28k - Cached - Similar pages

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L15: Entry 15 of 15 File: USPT Nov 4, 2003

US-PAT-NO: 6643625
DOCUMENT-IDENTIFIER: US 6643625 B1
**** See image for Certificate of Correction ****

TITLE: System and method for auditing loan portfolios and loan servicing portfolios

DATE-ISSUED: November 4, 2003

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Acosta; Oscar E.	Corona	CA		
Bill; Mark S.	Blue Bell	PA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
GE Mortgage Holdings, LLC	Raleigh	NC			02

APPL-NO: 09/ 466753 [PALM]
DATE FILED: December 17, 1999

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/38; 705/11, 705/30
US-CL-CURRENT: 705/38; 705/11, 705/30

FIELD-OF-SEARCH: 705/38, 705/11, 705/30

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
☐	5689650	November 1997	McClelland et al.	705/36
☐	5937160	August 1999	Davis et al.	709/23
☐	6029144	February 2000	Barrett et al.	705/30
☐	6263314	July 2001	Donner	705/1

FOREIGN PATENT DOCUMENTS

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FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
0 430 540	May 1991	EP	

OTHER PUBLICATIONS

Robert W. Brown, How to Develop a Mre Effective Audit Checklist, Quality Progress v30n2, Feb. 1997, pp. 144.*
J. C. Robertson & F. G. Davis, Auditing, Third EditionBusiness Publications, Inc., 1982. pp 42, 158, 160-163, 219-222, 241-246, 257-259, 293-294, 331-346, 384-390, 691-692, 704.*
"ACES.TM. Automated Compliance & Evaluation System", product catalog published by Engineered Business Systems, Inc., Coconut Creek, Florida, on or before Jul. 8, 1996.

ART-UNIT: 3624

PRIMARY-EXAMINER: Millin; Vincent

ASSISTANT-EXAMINER: Kyle; Charles R.

ATTY-AGENT-FIRM: Priest & Goldstein, PLLC

ABSTRACT:

A computer-assisted method of auditing of loan portfolios and loan servicing portfolios wherein the loans are of a plurality of types by keying questions which determine compliance with a large, complex, and constantly changing set legal requirements to a set of selectable audit types. When an audit type is selected, the system uses sampling methods to select a set of loans of that type to audit and generates a checklist comprising a set of questions keyed to the particular type of audit.

26 Claims, 6 Drawing figures

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L7: Entry 110 of 151 File: USPT Jun 19, 2001

DOCUMENT-IDENTIFIER: US 6249775 B1
TITLE: Method for mortgage and closed end loan portfolio management

Detailed Description Text (14):
The present inventors have opted to use the term "Crus Classes" for its similarity to the wine industry. But Crus Classes, as used herein, differs from and departs from the prior art approach of grouping loans by annual origination dates. The invention overcomes some of the statistical inaccuracies associated with the prior art's attempts to lump loans into yearly vintages solely on the basis of the origination of a loan in a given year.

Detailed Description Text (27):
The vintage of the loan refers to the time when the given loan or family or group or set of loans has originated or has been placed on the books of the lending institution. In the mortgage industry, loans are categorized by year of origination, where all of the loans originated between Jan. 1, 1996 and Dec. 31, 1996 are referred to as '96 vintage loans. The yearly vintages and their corresponding delinquency rates are compared to each other to estimate relative performance and value. FIG. 1A is an example of one such vintage chart listing multiple vintages. This is a snapshot taken at the last quarter of 1996. Therefore, the oldest 1995 vintage is twenty one months old. In the figure, the 1995 curve shows a delinquency rate on the order of about 3% for the 1995, twenty one month old vintage. In contrast, the 1994 vintage curve shows a delinquency rate approximately one half the size of the 1995 vintage for the same twenty one month vintage. The mortgage default rates of FIG. 1A significantly affect future loan performance. Indeed, a single percentage rise in the delinquency rate represents many millions of dollars in losses to the typical financial institution which carries a very large portfolio of loans.

CLAIMS:

1. A process for analyzing a loan portfolio using a computer program, wherein the loan portfolio comprises a plurality of loan units, the process including the steps of:

separating the loan portfolio into a plurality of loan groups in a manner such that a date of origination of each of the loan units included in a loan group are all within a first time interval;

assigning a date of origination to each of the loan groups;

selecting an analysis time interval;

selecting a plurality of analysis points in time within the analysis time interval;

counting a bad rate of the loan units in each loan group at each analysis point in time, the bad rates being determined by counting the loan units in each loan group on which payments are in arrears, at the particular analysis point in time, for a time period greater than a second time interval;

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determining an age of each of the loan groups at each of the analysis points in time, the age being measured from the date or origination of the loan group to the analysis point in time;

averaging the counted bad rates for each of the loan groups that are the same age; and

providing a comparison of the averaged bad rates for a plurality of different ages on a visually perceivable output medium, to allow comparing the bad rates of the different loan groups.

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L7: Entry 116 of 151 File: USPT Jan 4, 2000

DOCUMENT-IDENTIFIER: US 6012047 A
TITLE: Reverse mortgage processing system

Detailed Description Text (20):
Turning now to FIG. 6, system logic is depicted that results in the determination of the Future Value of the closing costs FV (I) as used above. Start block 700 is followed by the calculation of the closing costs CC (I)--based on the select inputs of any initial lump sum loan LSM (I) block 710, Liens on the property LLN (I), block 720, Line of Credit LOC (I) block 730 and Home Repair Reserve HRR (I); these are summed and combined at block 770 with the inputs depicted on the right hand portion of FIG. 6. These include the title insurance TTL (I) block 745, recording fees RecF (I) block 750, the appraisal costs Appr (I), block 760 and loan origination fees LOF (I), block 765 using as input the appraised value of the property, block 755; and finally the home repair costs HRC (I) block 735.

Detailed Description Text (21):
The total closing costs are defined as the sum of 1) title insurance costs; 2) recordation and escrow fees; 3) Home Repair Costs--home repair costs for work to be completed immediately after loan closing and the extent of which was determined by a termite inspection and contractor as part of the loan origination process; and 4) appraisal fees all of which are manually determined and input into the system; plus 5) the loan processing fee which is calculated by multiplying the previously determined Lendable Future Value of the Property by 0.015. The sum of these four costs total the Closing Costs to be paid by the borrower from the proceeds of the reverse mortgage.

Detailed Description Text (28):
Alternatively, the borrower specifies a present value amount of the line of credit at loan origination. Under this alternative the present value of the Line of Credit is input and computations proceed. This input amount may not exceed 10% to 50% of the Lendable Future Value of the Property.

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L15: Entry 15 of 15 File: USPT Nov 4, 2003

DOCUMENT-IDENTIFIER: US 6643625 B1
**** See image for Certificate of Correction ****
TITLE: System and method for auditing loan portfolios and loan servicing portfolios

Brief Summary Text (3):
The field of lending money is very complex, and has many different facets. Financial institutions are subject to various legal and regulatory requirements regarding lending, security interests, qualification of borrowers and property for various loan insurance programs, and the like. Among the regulatory requirements are those of RESPA (Real Estate Settlement Procedures Act), HUD (Federal Housing Administration), VA (Veterans Administration), FNMA (Fannie Mae), FHMLC (Freddie Mac), various states, and the like. Furthermore, in order to securetize a collection of loans in a portfolio, the financial institution must assure or guarantee to investors not only full regulatory compliance, but also certain quality of loan statistics for the portfolio being sold or purchased. Investors and investment bankers frequently have special criteria for loan quality and auditing.

Detailed Description Text (5):
Examples of United States legal regulations which are typically stored are federal Truth-In-Lending (Regulation Z); Real Estate Settlement Procedures Act (RESPA); Fair Debt Collection Act; Fair Credit Reporting Act; and various state laws related to mortgage lending and mortgage servicing.

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